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REMARKS/ARGUMENTS

Claim Rejections Under 35 U.S.C § 103

On page 2 of the Office Action, the Examiner rejected Claims 1-24 under 35 USC section 103 as being unpatentable over Lebda in view of Norris.

Applicants assert that Lebda and Norris, singly or in combination, do not teach or suggest the present invention. With reference to Claims 1, 8-14, 15, 19, 20, 22 and 24, Lebda and Norris are silent with respect to providing a loan production team, a loan closing team, partnering with a third party information provider, and concurrently executing tasks by the third party service provider, loan production team, and loan closing team to close the loan. With reference to Claims 2 and 14, Lebda and Norris are silent with respect to partnering with a title company. With reference to Claim 3, Lebda and Norris are silent with respect to partnering with an engineering company. With reference to Claims 4, 8, 15, 16, 18, and 23, Lebda and Norris are silent with respect to any time limitations in the loan process. With reference to Claims 15, 22, and 24, Lebda and Norris are silent with respect to selecting an expedited process based on borrower input. With reference to Claim 21, Lebda and Norris are silent with respect to integrating a third party service into the loan process.

The Examiner has ignored the claim limitations of the present invention and failed to explain how and why the claimed subject matter is rendered unpatentable over the prior art and point out where each of the specific limitations recited in the rejected claims is found in the prior art relied on. If the Examiner relies on personal knowledge that the apparatus of the present invention is obvious, Applicants respectfully request support for this assertion in the form of an affidavit that shall be subject to contradiction or explanation by the affidavits of the Applicants and other persons under 37 CFR 1.104(d)(2).

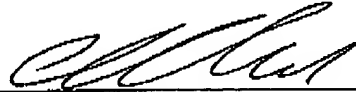
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Conclusion

The entire Office Action dated September 25, 2003 has been carefully reviewed, and this response is submitted as being fully responsive thereto. In view of the preceding remarks, Applicants respectfully submit that Claims 1-24 are in condition for allowance and respectfully request such action at the Examiner's earliest convenience. If the Examiner believes that personal contact would be advantageous to the disposition of this case, he is requested to call the undersigned at his earliest convenience.

If for some reason a fee needs to be paid, as well as the fee for a one-month extension of time, to Deposit Account No. 07-0960.

Respectfully submitted,



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